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Date

Dec. 15 2003

By:

[Signature]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

In re application of: Blandina et al.

Docket No.: 10655.7117

Serial No.: 09/241,188

Group Art Unit: 2165

Filed: 01 Feb 1999

Examiner: Zurita, J.

Title:

STORED VALUE TRANSACTION
SYSTEM INCLUDING AN
INTEGRATED DATABASE
SERVER

SUBSTITUTE RESPONSE

Commissioner for Patents
Mail Stop Non-Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Final Office Action mailed November 18, 2003 in the captioned matter, please consider the following Substitute Amendments and Remarks, which are filed within the shortened statutory one-month period of response.

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FROM: Daniel R. Pote

PHONE: 602-382-6325

MESSAGE:

Attached is a Substitute Response to Office Action dated November 18, 2003

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover):

10

CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.7117

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